

27 SEP 1967

T. W. Premo
c/o Mutual of Omaha
1666 Connecticut Avenue
Washington, D.C. 20009

Dear Tom:

I have enclosed copies of a hospital bill and doctor's bill submitted to us by one of our members. I would appreciate it if you would review them and advise me as to the proper benefits. The member has pointed out to me that his wife has previously had two miscarriages for which the plan paid regular basic hospital benefits. However, in this claim his wife underwent considerably more difficulty and was required to stay in the hospital for a longer period of time, but benefits of the plan are considerably less because she presented a baby which lived for one hour. Although I am in sympathy with his plight, I fail to find any basis under the plan for payment of other than maternity benefits. The member stated that he wanted to appeal our settlement of the claim, contending first that he is due basic surgical benefits for his wife's D and C, and second that he is entitled to basic hospital benefits from the date of the D and C until release from the hospital. I told him that we would submit the claim to our underwriter for review of our action and would notify him of the outcome.

Sincerely,

Enclosure:
As stated

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